



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ATTY.'S DOCKET: RONEN=1

In re Application of:)	Art Unit: 2131
)	
David RONEN et al.)	Examiner: D. NGUYEN
)	
Appln. No.: 09/995,792)	Washington, D.C.
)	
Filed: November 29, 2001)	Confirmation No. 9149
)	
For: FRAUD DETECTION IN A)	July 21, 2006
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SUBMISSION UNDER 37 CFR §1.114

Honorable Commissioner for Patents
Customer Service Window
Randolph Building, Mail Stop AMENDMENT
401 Dulany Street
Alexandria, VA 22314

Sir:

In response to the Examiner's Action dated April 21, 2006, kindly amend the above-identified Application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.